Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERNDistrict of _ILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Andre	
	Write the name that is on your government-issued picture	First name Roman	First name
	identification (for example,	Middle name	Middle name
	your driver's license or passport).	Hunter	
		Last name	Last name
	Bring your picture identification to your meeting	Sr.	
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names and any	Middle name	Middle name
	assumed, trade names and doing business as names.	Last name	Last name
	Do NOT list the name of any separate legal entity such as a corporation, partnership, or	First name	First name
	LLC that is not filing this petition.	Middle name	Middle name
		Last name	Last name
		Business Name (if applicable)	Business Name (if applicable)
		Business Name (if applicable)	Business Name (if applicable)
3.	Only the last 4 digits of	xxx - xx - 4589	xxx - xx
	your Social Security number or federal	OR	OR
	Individual Taxpayer Identification number (ITIN)	9xx - xx	9xx - xx

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 2 of 64

Debtor 1	Andre	Roman	Hunter	Case Number (if known)
	First Name	Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
Id	our Employer lentification Numbers EIN), if any.	EIN		EIN
5. W	/here you live			If Debtor 2 lives at a different address:
3.	mere you live	7040 O D-b-	A	25355. 2 a a a.a
		7949 S Dobs		Number Street
		Chicago	IL 60619	
		City	State ZIP Code	City State ZIP Code
		COOK		County
		above, fill it in he	ddress is different from the one ere. Note that the court will send u at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street		Number Street
		P.O. Box		P.O. Box
		City	State ZIP Code	City State ZIP Code
	/hy you are choosing	Check one:		Check one:
	ankruptcy.		180 days before filing this petition, this district longer than in any	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have anothe (See 28 U.S.C	r reason. Explain. . § 1408	☐I have another reason. Explain. (See 28 U.S.C. § 1408

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Page 3 of 64 Document Andre Roman Hunter Case Number (if known) _ Debtor 1 Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the _{District} None last 8 years? ☐ Yes. ____ When ___ Case Number MM / DD / YYYY District None __ When ___ ___ Case Number ___ MM / DD / YYYY _____ When ___ _____ Case Number ___ MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with _____ When _____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you _ When Case Number, if known _____ District MM / DD / YYYY 11. Do you rent your No. Go to line 12

- 11. Do you rent your residence?
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
 - No. Go to line 12.
 - ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 4 of 64

Andre Roman Hunter Debtor 1 Case Number (if known) _ Part 3: Report About Any Businesses You Own as a Sole Proprietor Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnerhsip, or Number Street LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. City State Zip Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you Chapter 11 of the are a small business debtor or you are choosing to proceed under Subchapter V,, you must attach your **Bankruptcy Code and** most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or are you a small business if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). debtor or a debtor as defined by 11 U.S.C. § No. I am not filing under Chapter 11. 1182(1)? No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in For a definition of small the Bankruptcy Code. business debtor, see 11 U.S.C. § 101(51D). Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11. Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the

Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 5 of 64

Andre Hunter Debtor 1 Roman Case Number (if known) _ Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. Do you own or have any property that poses or is Yes. What is the hazard? alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? ____ immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number City State ZIP Code

Filed 09/22/23 Entered 09/22/23 15:09:14 Case 23-12631 Doc 1 Desc Main Page 6 of 64 Document

Andre Hunter Debtor 1 Roman Case Number (if known)

Part 5:

Explain Your Efforts to

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you fi You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.	If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Page 7 of 64 Document Andre Roman Hunter Debtor 1 Case Number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 1-49 1,000-5,000 **2**5,001-50,000 How many creditors do **50-99** you estimate that you 5,001-10,000 **5**0,001-100,000 owe? ☐ More than 100,000 **100-199** 10,001-25,000 200-999 □ \$0-\$50,000 **□** \$1,000,001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your assets to **\$50,001-\$100,000 □** \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? \$100,001-\$500,000 □ \$50,000,001-\$100 million **□**\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐More than \$50 billion **\$0-\$50,000** □ \$1,000,001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your liabilities \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion to be? \$100,001-\$500,000 □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

K	/s/ Andre Roman Hunter, Sr.	×		
	Signature of Debtor 1		Signature of Debtor 2	
	Executed on 09/20/2023		Executed on	

Executed on

MM / DD / YYYY

Executed on

MM / DD / YYYY

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 8 of 64

Debtor 1	Andre	Roman	Hunter	Case Number ((if known)	
	First Name	Middle Name	Last Name			
represe	r attorney, if you are nted by one	to proceed under Cha available under each the notice required by	debtor(s) named in this petition apter 7, 11, 12, or 13 of title 11, chapter for which the person is 11 U.S.C. § 342(b) and, in a conjunt that the information in the conjunction in the c	United States Code, and ha eligible. I also certify that I ase in which § 707(b)(4)(D)	ve explained the relief nave delivered to the debtor(s) applies, certify that I have no	
f you are not represented by an attorney, you do not need to file this page.		knowledge after an inquiry that the information in the sch		scriedules illed with the per	mon is incorrect.	
need to	file this page.	🗶 /s/ Ricardo	Gomez	Date	Date: 09/22/2023	
		Signature of Attorn	ney for Debtor		MM / DD / YYYY	
		Ricardo G	omez			
		Printed name				
		Geraci Law	L.L.C.			
		Firm name				
		55 E. Monre	oe St., #3400			
		Number Street				
		Chicago		IL	60603	
		City		State	ZIP Code	
		Contact Phone	312-332-1800	Email add	ndil@geracilaw.cc	om
		6322543		IL		
		Bar number		State		

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 9 of 64

Fill in this information to identify your case:							
Debtor 1	Andre	Roman	Hunter				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)							
Case Number (If known)			_				

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Par	t 1:	Summarize Your Assets	
			Your assets Value of what you own
		A/B: Property (Official Form 106A/B) line 55, Total real estate, from Schedule A/B	\$ 203,500
	1b. Copy	line 62, Total personal property, from Schedule A/B	\$ 3,168
	1c. Copy	line 63, Total of all property on <i>Schedule A/B</i>	\$ 206,668
Pai	t 2:	Summarize Your Liabilities	
			Your liabilities Amount you owe
		D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$175,999
		E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0</u>
	3b. Copy	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$49,326
		Your total liabilities	\$225,325.00
Pai	t 3:	Summarize Your Liabilities	
4. \$		I: Your Income (Official Form 106I) ur combined monthly income from line 12 of Schedule I	\$3,593.04
5. 3		J: Your Expenses (Official Form 106J) ur monthly expenses from line 22c of Schedule J	\$3,343.00

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 10 of 64

Case Number (if known) _

Hunter

First Name Middle Name Last Name **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,736.40 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$<u>0</u>.00 9g. Total. Add lines 9a through 9f.

Debtor 1

Andre

Roman

	Case 23-1			Entered 09/22/23 1	L5:09:14 Desc	Main
Fill in this in	iformation to identify	your case and this filing	g:	1 of 64		
Debtor 1	Andre	Roman	Hunter			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the	e: <u>NORTHERN</u> District				
Case Number	r		(State)			Check if this is an
(If known)	4004/D					amended filing
	orm 106A/B					
	e A/B: Prop			fits in more than one category,		12/15
pages, write yo	ur name and case nu Describe Each Resider	mber (if known). Answe	•		of any additional	
Yes.	Describe					
			What is the property? Check all that apply.		Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :	
	obson Ave ess, if available, or other	description	Single-family home Duplex or multi-unit building		Creditors Who Have Claims Secured by Property	
Olicet addi			Condominium or cooperative		Current value of the	Current value of the
			Manufactured or mobile he	ome	entire property?	portion you own?
Chicago		IL 60619	Land		\$203,500.00	\$003,500.00
City		State ZIP Code	Investment property			
County			Timeshare		Describe the nature of y	
County			Other		interest (such as fee sin the entireties, or a life e	
			Who has an interest in the Debtor 1 only	property? Check one.		
			Debtor 2 only			
			Debtor 1 and Debtor 2 onl	у	Check if this is a co	mmunity property
			At least one of the debtors		(see instructions)	
			Other information you wish property identification num	n to add about this item, such as ther: 20351050190000	s local	
	-	-	ur entries fro Part 1, includir	ng any entries for pages	>	\$203,500.00
Part 2:	Describe Your Vehicle	s				
Do you own, le	ease, or have legal or	r equitable interest in an	y vehicles, whether thev are	registered or not? Include any	vehicles	
-	-	=	=	recutory Contracts and Unexpired		
03. Cars, vans	s, trucks, tractors, sp	ort utility vehicles, moto	orcycles			
Yes.	Describe	ine ATVs and other reco	reational vehicles, other veh	icles and accessories		
	Boats, trailers, motors, p		eational venicles, other veni essels, snowmobiles, motorcycle			
Yes. 5. Add the dol	Describe Ilar value of the portion	on you own for all of voi	ur entries fro Part 2, includin	ng any entries for pages		

Record # 908820 Page 1 of 6 Official Form 106A/B Schedule A/B: Property

you have attached for Part 2. Write that number here-----

\$ 0.00

Case 23-12631 Roman Andre

Doc 1

Filed 09/22/23 Document

Entered 09/22/23 15:09:14 Desc Main Page 12 of 64 Number (if known)

Debtor 1

First Name

Middle Name

Last Name

P	art 3:	Describe Your Per	sonal and Household Items		
Do	you own o	r have any legal	or equitable interest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions
06.	Household	d goods and furn	ishings		
		Major appliances, f	urniture, linens, china, kitchenware		
	No.				
	Yes.	Describe	Miscellaneous used household furniture and appliances	\$2,000	\$2,000.00
07.	Electronic	s			
	No.	; electronic devices	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games		
	Yes.	Describe	Talayisian call whoma	#	
			Television, cell phone	\$300	. 200.00
nο	Collectible	e of value			\$300.00
00.	Examples:	Antiques and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		
	Yes.	Describe			
					\$0.00
09.		t for sports and			
		Sports, photograph s; carpentry tools; m	ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		
	No.	s, carpentry tools, it	นอเซล แรน นิเทษาเร		
	Yes.	Describe			
		2000			\$0.00
10.	Firearms Examples:	Pistols, rifles, shoto	juns, ammunition, and related equipment		
	Yes.	Describe			
					\$0.00
11.	Examples:	Everyday clothes, f	urs, leather coats, designer wear, shoes, accessories		
	Yes.	Describe			
			Everyday clothes, shoes, accessories	\$300	
					\$300.00
12.	Examples:	Everyday jewelry, o	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver		
	Yes.	Describe			
			Watch	\$50	
					\$50.00
13.	Non-farm a Examples:	animals Dogs, cats, birds, h	oorses		
	Yes.	Describe			
					\$0.00
14.	_	personal and ho	usehold items you did not already list, including any health aids you did not list		
	No.				
	Yes.	Describe	hands ODs DVDs 0 Family Dbs (
			books, CDs, DVDs & Family Photos	\$100	
45	A al al Albert	Managha (C. W	formanding from Dat 2 including any action (\$100.00
			of your entries from Part 3, including any entries for pages you have attached er here		\$2,750.00
		will must be	~· ··~· ~ ····························		

Debtor 1	Andre First Name	Case 23-12631 Roman	Doc 1	Filed 09/22/23 Deciment	Entered 09/22/23 15:09:14 Page 13 of	Desc Main		
Part 4	Part 4: Describe Your Financial Assets							
Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own?								

Do	you own oı	r have any legal	l or equitable interest in any of the f	following?	Current value of th portion you own? Do not deduct secured or exemptions	
16.	Cash					
	Examples:	Money you have it	n your wallet, in your home, in a safe depo	sit box, and on hand when you file your petition		
	Yes.	Describe				
		D00011D0			\$	0.00
17.	Deposits o	of money				
			s, or other financial accounts; certificates of If you have multiple accounts with the sam	f deposit; shares in credit unions, brokerage houses,		
	No.	illiar illoutationo.	n you have malaple accounts with the same	in institution, not each.		
	Yes.	Describe	Account Type:	nstitution name:		
		Checking A	Account	Chase Bank	\$	418.00
					\$	418.00
18.		-	publicly traded stocks			
		Bond funds, inves	tment accounts with brokerage firms, mone	ey market accounts		
	No.	Describe	Institution or issuer name:			
	103.	Describe			\$	0.00
19.	Non-public	cly traded stock	α and interests in incorporated and ι	unincorporated businesses, including an interest in		
	No.					
	Yes.	Describe	Name of Entity and Percent of Owner	ership:		0.00
20	Governme	nt and cornorat	te bonds and other negotiable and n	on-negotiable instruments	\$	0.00
		=	de personal checks, cashiers' checks, prom	-		
	— [*]	able instruments a	are those you cannot transfer to someone b	by signing or delivering them.		
	No.	D	loguer name:			
	Yes.	Describe	Issuer name:		\$	0.00
21.	Retiremen	t or pension ac	counts		¥	
	Examples:	Interests in IRA, E	ERISA, Keogh, 401(k), 403(b), thrift savings	s accounts, or other pension or profit-sharing plans		
	No.		— • • • • • • • • • • • • • • • • • • •			
	Yes.	Describe	Type of account and Institution nam	e:	\$	0.00
22.	Security de	eposits and pre	payments		Ψ	0.00
			osits you have made so that you may conti	· ·		
	Examples:	Agreements with I	andlords, prepaid rent, public utilities (elec	tric, gas, water), telecommunications		
	Yes.	Describe	Institution name or individual:			
	163.	Describe	mondation name of individual.		\$	0.00
23.	Annuities ((A contract for a	a periodic payment of money to you	ı, either for life or for a number of years)		
	No.					
	Yes.	Describe	Issuer name and description:		•	0.00
24.	Interests in	n an education	IRA, in an account in a qualified AB	LE program, or under a qualified state tuition program.	\$	0.00
			(b), and 529(b)(1).	p g,		
	No.					
	Yes.	Describe	Institution name and description. Se	eparately file the records of any interests.11 U.S.C. § 521(c):		0.00
25	Trusts ear	uitable or future	interests in property (other than ar	nything listed in line 1), and rights or powers	\$	0.00
_0.	No.	Ji lutule	to be the following the second secon	ga iii iiii i ji alia iigilio oi ponolo		
	Yes.	Describe			1	
					\$	0.00
26.			emarks, trade secrets, and other integrates, websites, proceeds from royalties are			
	No.	micriei dumani ne	ames, websites, proceeds from royalites ar	nd nothing agreements		
	Yes.	Describe			1	
					\$	0.00

Case 23-12631 D

Doc 1

Filed 09/22/23

Entered 09/22/23 15:09:14 Page 14 of 4 humber (if known)

Desc Main

Debtor 1 Andre Roman Duritument
First Name Middle Name Last Name

			other general intangibles xclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
Ī	Yes.	Describe		\$0.00
Money	or prope	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28. Ta	No.	s owed to you		
	Yes.	Describe		\$0.00
	amily sup Examples: F	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
l	Yes.	Describe		\$0.00
E	Examples: U Social Secu No.	rity benefits; unpa	wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
Ĺ	Yes.	Describe		\$0.00
		insurance polic Health, disability, o	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
ı	Yes.	Describe	Health, vision, and dental insurance through employer \$0 Term life insurance through employer \$0	\$ 0.00
li	f you are th		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	\$ <u> </u>
[Yes.	Describe		\$ 0.00
	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	V
	Yes.	Describe		\$0.00
34. O	No.	_	quidated claims of every nature, including counterclaims of the debtor and rights	
l 35. Aı	Yes. ny financi	Describe ial assets you d	id not already list	\$0.00
	No. Yes.	Describe		l
l	1 103.	Describe		\$0.00
			of your entries from Part 4, including any entries for pages you have attached	\$418.00
Pari	. 5: D	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. De	No. Yes.	n or have any le	gal or equitable interest in any business-related property?	
l	res.			Current value of the portion you own? Do not deduct secured claims or exemptions

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main

Andre Page 15 of Pumber (if known) _ Debtor 1 Document 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Yes Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe.....

50. Farm and fishing supplies, chemicals, and feed

Describe.....

No. Yes. 0.00

0.00

First Name Middle Name Last	t Name	
51. Any farm- and commercial fishing-related property you did not No.	already list	
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including for Part 6. Write that number here		\$0.00
Describe All Property You Own or Have an Interest in Th	at You Did Not List Above	
53. Do you have other property of any kind you did not already list Examples: Season tickets, country club membership No.	17	
Yes. Describe		\$
54. Add the dollar value of all of your entries from Part 7. Write tha	at number here>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 203,500.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 2,750.00	
58. Part 4: Total financial assets, line 36	\$ 418.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 3,168.00	\$ 3,168.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$206,668.00

Official Form 106A/B Record # 908820 Schedule A/B: Property Page 6 of 6

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main

Fill in this in	formation to ident	tify your case:	
Debtor 1	Andre	Roman	Hunter
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number		the : <u>NORTHERN</u> District of	ILLINOIS (State)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exemp	ot		
1. Which set of exe	emptions are you claiming? Chec	ck one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrup	otcy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C	C. § 522(b)(2)		
2. For any property	y you list on Schedule A/B that y	ou claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	7949 S Dobson Ave Chicago IL 60619 - Primary Residence	\$_203,500	\$15,000	735 ILCS 5/12-901 - \$15,000.00
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	Miscellaneous used household furniture and appliances	\$_2,000	\$ _ 2,000	735 ILCS 5/12-1001(b) - \$2,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Television, cell phone	\$_300	\$_300	735 ILCS 5/12-1001(b) - \$300.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$ <u>300</u>	\$_300	735 ILCS 5/12-1001(a),(e) - \$300.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 908820	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main

Debtor 1 Andre

First Name

Roman

Document

Page 18 of 64
Case Number (if known)

Last Name Middle Name

F	Part 2	tional Page				
		on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption	
			Copy the value from Schedule A/B	Check only one box for each exemption		
	Brief description:	Watch	\$_ 50	\$_50	735 ILCS 5/12-1001(a),(e) - \$50.00	
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit		
	Brief description:	books, CDs, DVDs & Family Photos	\$_ 100	\$_100	735 ILCS 5/12-1001(a) - \$100.00	
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Checking Account, Chase Bank, 418.00	\$_ 418	\$_418	735 ILCS 5/12-1001(b) - \$418.00	
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Health, vision, and dental insurance through employer	\$ <u> </u>	\$_0	735 ILCS 5/12-1001(b) - \$0.00	
	Line from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Term life insurance through employer	\$_ ⁰	\$_0	735 ILCS 5/12-1001(b) - \$0.00	
	Line from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit		
3.	Are you claimin	ng a homestead exemption of more	than \$189,050?			
	(Subject to adju	stment on 4/01/25 and every 3 years	s after that for cases filed or	n or after the date of adjustment .)		
ļ	No.					
	Yes. Did you	u acquire the property covered by the	e exemption within 1,215 d	ays before you filed this case?		
	☐ No					
	Yes.					
O	fficial Form 1060	Record # 908820	Schedule C: Ti	he Property You Claim as Exempt	Page 2 of 2	2
_						

	Case 23-	12631 Do	c.1 Filed 0	9/22/23	Enter	ed 09/22/2	3 15:09:14	Desc Main	
Fill in this in	formation to identi	fy your case:				9 of 64			
Debtor 1	Andre	Roman	ŀ	Hunter					
	First Name	Middle Name	La	st Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	La	ast Name					
United States	Rankruntey Court for t	he : <u>NORTHERN</u>	District of ILLINOIS						
		iic . <u>NORTHERN</u>		State)				☐Check if thi	s is an
(If known)	ſ <u></u>							amended fi	
Official F	orm 106D								
		s Who Have	Claims Sec	ured by F	Propert	v			12/15
nformation. If ridditional page 1. Do any cre No. Cr Yes. Fil	more space is need es, write your name ditors have claims	ed, copy the Additi- and case number (secured by your pr bmit this form to the ation below.	,	number the er	ntries, and	attach it to this fo	orm. On the top of a	ny	
Part 1:	LIST All Occured Glar						Column A	Column A	Column C
for each c	laim. If more than o	ne creditor has a pa	n one secured claim, rticular claim, list the Il order according to t	other creditors	in Part 2.	У	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Movem	ent Mortgage/Sm		Describe the prop	erty that secure	es the claim	1:	\$ _175,999.00	\$ <u>203,500.00</u>	\$ 0.00
Creditor's	Name LD BAILES RD STE	: 2	7949 S Dobson A	ve Chicago IL	60619 - Pri	imary			
Number	Street	· -	Residence						
			As of the date you	ı file, the claim	is: Check al	I that apply.	_		
FORT N	MILL	SC 29707	Contingent						
City		State Zip Code	Unliquidated Disputed						
Who owes	the debt? Check one	e.	Nature of Lien. C	heck all that appl	y.				
Debtor	1 only		An agreement y	ou made (such a	s mortgage o	or secured			
Debtor	2 only		car loan)						
Debtor	1 and Debtor 2 only		Statutory lien (s	uch as tax lien, m	nechanic's lie	n)			
At least	one of the debtors and	d another	Judgment lien fr						
	if this claim relates	to a	Other (including	a right to offset)					
Date Debt	was incurred2	021-2023	Last 4 digits of ac	count number	6049	<u> </u>			
Part 2:	List Others to Be No	tified for a Debt That	You Already Listed						
trying to collec	t from you for a debt	you owe to someon ts that you listed in I	ut your bankruptcy fo e else, list the credito Part 1, list the addition	or in Part 1, and	then list the	e collection agency	here. Similarly, if yo	ou have more	

Add the dollar value of your entries in Column A on this page. Write that number here: \$ 175,999.00

Fill	in this in	Case 23-1263 formation to identify your		Filed 09/22/23	Entered 09/22/23 15 0 of 64	5:09:14	Desc Mair	1
		Andre	Roman	Hunter				
Dei	btor 1	First Name	Middle Name	Last Name				
Del	btor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Uni	ted States	Bankruptcy Court for the : N	IORTHERN Distric	et of <u>ILLINOIS</u>				
				(State)			Check	f this is an
	se Numbei known)	ī					amende	ed filing
Offic	cial F	orm 106E/F						Ū
			Vho Have l	Insecured Claims				12/15
List the A/B: Place creditor needed top of	e other p roperty (ors with p d, copy th any addi	arty to any executory cont Official Form 106A/B) and partially secured claims tha	tracts or unexpire on Schedule G: E at are listed in Sc , number the entr ame and case nun	d leases that could result in executory Contracts and Une thedule D: Creditors Who Hat ies in the boxes on the left. A	s and Part 2 for creditors with NON a claim. Also list executory contrate expired Leases (Official Form 1060 we Claims Secured by Property. If I attach the Continuation Page to this	cts on <i>Sched</i>). Do not incl nore space is	<i>lule</i> lude any s	
1. D c	any cre	ditors have priority unsec	ured claims again	st you?				
	No. Go	to Part 2.						
	Yes.							
no ur	onpriority nsecured	amounts. As much as poss claims, fill out the Continua	sible, list the claims tion Page of Part	in alphabetical order accordi	iority amounts, list that claim here ar ng to the creditor's name. If you have lids a particular claim, list the other c action booklet.)	e more than t	wo priority	
						Total claim	Priority amount	Nonpriority amount
Par	t 2:	List All of Your NONPRIORIT	TY Unsecured Clair	ns				
3. D o	any cre	ditors have nonpriority un	secured claims a	gainst you?				
	No. Yo	ou have nothing to report in	this part. Submit	this form to the court with your	other schedules.			
no inc	onpriority cluded in	unsecured claim, list the cre	editor separately for editor holds a parti	or each claim. For each claim	or who holds each claim. If a credit listed, identify what type of claim it is itors in Part 3.If you have more than	s. Do not list o	claims already	
	Cap1/N	1nrds						Total claim \$ 1,827.00
4.1	Creditor's		La	st 4 digits of account number				Ψ_1,027.00
	PO BO	X 31293	w	hen was the debt incurred?	2021-2023			
	Number	Street						
			As	s of the date you file, the claim	is: Check all that apply.			
	SALT L	AKE CITY UT 8	34131	Contingent Unliquidated				
١,	City	State 2 s the debt? Check one.	Zip Code	Disputed				
li	Debtor		_					
	Debtor	•	Ty	pe of NONPRIORITY unsecure	ed claim:			
[Debtor	1 and Debtor 2 only		Student loans.				
[At least	one of the debtors and another	r	Obligations arising out of a sepa				
[_	if this claim relates to a unity debt		that you did not report as priority Debts to pension or profit-sharing				
		m subject to offest?	_	-				
	No Yes			Other. Specify Credit Card	or Credit Use			

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 21 of 64

Debtor 1 Andre Roman Document Hunter Page 21 of 64
Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital One \$ 1,212.00 Last 4 digits of account number _ Creditor's Name 2021-2023 PO BOX 31293 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent SALT LAKE CITY UT 84131 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Capital One \$ 1,234.00 Last 4 digits of account number 4.3 Creditor's Name 2018-2023 PO BOX 31293 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent SALT LAKE CITY 84131 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Capital One \$ 6,028.00 Last 4 digits of account number 4.4 Creditor's Name 2019-2023 When was the debt incurred? PO BOX 31293 As of the date you file, the claim is: Check all that apply. Contingent SALT LAKE CITY UT 84131 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify __ Credit Card or Credit Use Yes

Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Case 23-12631

Document Page 22 of 64
Case Number (if known) Andre Roman Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Cbna	Last 4 digits of account number	\$ 1,221.00
1.0	Creditor's Name		
	50 NW POINT BLVD	When was the debt incurred? 2022-2023	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	ELK GROVE VILLAGE IL 60007	Contingent	
		Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	=		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.6	Cbna	Last 4 digits of account number	\$ 3,725.00
4.6	Creditor's Name	Last 4 digits of account number	<u> </u>
	50 NORTHWEST POINT ROAD	When was the debt incurred? 2020-2023	
		Then was the dest mounted:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	ELK GROVE VILLAGE IL 60007	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
١.,	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.7	Citicards Cbna	Last 4 digits of account number	\$ 3,364.00
	Creditor's Name	0040 0000	
	PO BOX 6241	When was the debt incurred? 2019-2023	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	SIOUX FALLS SD 57117	Contingent	
		Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐ .	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	-	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Salot Spoonly	

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main

Document Page 23 of 64 Andre Roman Case Number (if known) Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Credit Acceptance Corporation \$ 6,344.00 Last 4 digits of account number Creditor's Name PO Box 513 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Southfield 48037 MI Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another Check if this claim relates to a that you did not report as priority claims community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Deficiency, Repo'd/Surr'd Auto Yes Equifax \$ 0.00 Last 4 digits of account number 4.9 Creditor's Name 1550 Peachtree St. Ne When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Atlanta 30309 Ga Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Notice Only Yes \$ 0.00 Experian 4589 Last 4 digits of account number 4.10 Creditor's Name Po Box 2002 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Allen 75013 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Notice Only Yes

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main

Document Page 24 of 64 Andre Roman Case Number (if known) Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Macys/Cbna \$ 1,649.00 4.11 Last 4 digits of account number Creditor's Name 2019-2023 PO BOX 8218 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent MASON OH 45040 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes Mission Lane Tab Bank \$ 2,597.00 Last 4 digits of account number 4.12 Creditor's Name 2019-2023 101 2ND ST STE 350 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent SAN FRANCISCO CA 94105 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Sofi Bank/Tbom \$ 7,090.00 Last 4 digits of account number 4.13 Creditor's Name 2021-2023 234 1ST ST When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent SAN FRANCISCO CA 94105 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify __ Credit Card or Credit Use Yes

Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Case 23-12631

Document Page 25 of 64
Case Number (if known) Andre Roman Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	Syncb/Amazon	Last 4 digits of account number	\$ <u>111.00</u>
	Creditor's Name PO BOX 965015	When was the debt incurred? 2020-2023	
	Number Street	When was the dest incurred:	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	ORLANDO FL 32896	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Out of the Credit Cord or Credit Lloo	
	Yes	Other. Specify Credit Card or Credit Use	
4.15	Syncb/Ppc	Last 4 digits of account number	\$ _1,571.00
1.10	Creditor's Name	 	
	PO BOX 530975	When was the debt incurred? 2021-2023	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	ORLANDO FL 32896	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.16	Thd/Cbna	Last 4 digits of account number	\$ <u>4,938.00</u>
	Creditor's Name PO BOX 6497	When was the debt incurred? 2021-2023	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SIOUX FALLS SD 57117	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one. Debtor 1 only	□	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No Voc	Other. Specify Credit Card or Credit Use	
1	Yes		

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main

		_	Document	Page 26 of 64
Debtor 1	Andre	Roman	Hunter	Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 0.00 Transunion Last 4 digits of account number _ Creditor's Name Po Box 1000 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Pa 19022 Chester Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Notice Only Yes Upstart Network Inc/F 5551 \$ 6,415.00 Last 4 digits of account number 4.18 Creditor's Name 2021-2023 When was the debt incurred? PO BOX 1503 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAN CARLOS CA 94070 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Personal Loan Yes List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Blitt and Gaines, PC, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name 775 Corporate Woods Parkway Part 1: Creditors with Priority Unsecured Claims of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Vernon Hills IL 60061 Last 4 digits of account number State Zip Code Clerk, First Mun Div, 13M1160357 On which entry in Part 1 or Part 2 list the original creditor? Line ⁵ _ of (Check one): Part 1: Creditors with Priority Unsecured Claims 50 W. Washington St., Rm. 1001 Part 2: Creditors with Nonpriority Unsecured Claims Chicago IL 60602 Last 4 digits of account number State Zip Code City

Schedule E/F: Creditors Who Have Unsecured Claims

Entered 09/22/23 15:09:14 Desc Main Case 23-12631 Filed 09/22/23 Doc 1 Page 27 of 64
Case Number (if known) Document

Andre Roman Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0	.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0	.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0	.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0	.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0	.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$0	.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0	.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0	.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$49,326	.00
	6j. Total. Add lines 6f through 6i.	6j.	\$49,326	.00

		Case 23		iled 09/22/23		09/22/23 15:09:14	Desc Main	
FIII	in this in	formation to iden	tify your case:		0	of 64		
De	btor 1	Andre	Roman	Hunter	_			
		First Name	Middle Name	Last Name				
	btor 2 ouse, if filing)	First Name	Middle Name	Last Name	-			
Un	ited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	(State)			Check if this is an	
	se Number known)			_			amended filing	
Offi.	cial E	orm 106G					amended ming	
			ory Contracts and					12/15
1. Do	nation. If nonal page: o you hav No. Ch Yes. Fill st separat	nore space is needs, write your name any executory of eck this box and so him all of the informally each person ont, vehicle lease,	ded, copy the additional page, e and case number (if known). contracts or unexpired leases? submit this form to the court with nation below even if the contract or company with whom you ha	your other schedules. Yets or leases are listed in	entries, and atta You have nothin Schedule A/B:	esponsible for supplying correction it to this page. On the top of g else to report on this form. Property (Official Form 106A/B) That each contract or lease is for for more examples of executory of the supplementation.	any · (for	
	nexpired le		nom you have the contract or l	ease		State what the contract or lea	ase is for	
2.1								
2.1	Name				_			
					_			
	Number	Street						
	City		State Zip	Code	_			
2.2								
	Name				_			
					_			
	Number	Street						
	City		State Zip	Code	_			
2.3								
	Name				_			
					_			
	Number	Street						
	City		State Zip	Code	_			
2.4					_			
	Name							
	Number	Street			_			
					_			
	City		State Zip	Code				
2.5					_			
	Name							
	Number	Street			_			
					_			
	City		State Zip	Code				

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main

Fill in this in	formation to ide	ntify your case:	
Debtor 1	Andre	Roman	Hunter
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	iny Additional Pages, write your name and case number (if known). Answer every question.									
1. D	Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)									
	No.									
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)										
	No. Go to line 3.									
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?									
	_	which community state or territor	y did you live?	Fill in the	e name and current address of that person.					
	Name of yo	our spouse, former spouse or legal equivale	nt							
	Number	Street								
	City		State	Zip Code						
s	-	icial Form 106D), Schedule E/F (' Schedule G to fill out Column : Ir codebtor	•		Column 2: The creditor to whom you owe the debt Check all schedules that apply:					
3.1	·				Schedule D, line					
	Name				Schedule E/F, line					
	Number	Street			Schedule G, line					
	City		State	Zip Code						
3.2					Schedule D, line					
	Name				Schedule E/F, line					
	Number	Street			Schedule G, line					
	City		State	Zip Code						
3.3					Schedule D, line					
	Name				Schedule E/F, line					
	Number	Street			Schedule G, line					
	City		State	Zip Code						

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 30 of 64 Fill in this information to identify your case: Debtor 1 Andre Roman Hunter First Name Micode Name Leat Name United States Bankruptcy Court for the:NORTHERN DISTRICT OF ILLINOIS Case Number		0 00 10001	D 1 Filed 00	/00/00 Fishers	-l 00/00/00 4F-00	N.4.4 Dana Main	
Debtor 1 Andre Roman Hunter First Name Modde Name Last Name Debtor 2 (Spouse, Effiring) First Name Modde Name Last Name United States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS Case Number (If known) Check if this is:		Case 23-12631				9:14 Desc Main	
First Name Middle Name Last Name Debtor 2 (Spouse, if Bing) First Name Middle Name Last Name United States Bankruptcy Court for the:NORTHERN DISTRICT OF ILLINOIS Case Number	Fill in this in	nformation to identify your c					
Debtor 2 Gopcase, if filling First Name Middle Name Last Name	Debtor 1	Andre	Roman H	lunter			
United States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS		First Name	Middle Name La	st Name			
United States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS_ Case Number		First Name	Middle Name I a	est Name			
Check if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date: MM / DD / YYYY							
An amended filing A supplement showing post-petition chapter 13 income as of the following date: MM / DD / YYYY	United States	Bankruptcy Court for the : <u>NO</u>	RTHERN DISTRICT OF ILLINOIS_	_			
An amended filing A supplement showing post-petition chapter 13 income as of the following date: MM / DD / YYYY		r			Check if this is:		
Chapter 13 income as of the following date: MM / DD / YYYY Schedule I: Your Income 12/1: Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filling with you, do not include information about your spouse is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment Debtor 2 or non-filing spouse	(,				An amende	d filing	
Official Form 106I Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment Debtor 2 or non-filing spouse					A suppleme	nt showing post-petition	
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment Debtor 1 Debtor 2 or non-filing spouse					chapter 13 i	ncome as of the following date:	
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment Debtor 1 Debtor 2 or non-filing spouse	Official E	orm 1061					
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment Debtor 1 Debtor 2 or non-filing spouse	<u>Official I</u>	<u> </u>			MIM / DD / Y	YYY	
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment Debtor 1 Debtor 2 or non-filing spouse	Schedul	e I: Your Incom	ne .				
supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information Debtor 1 Debtor 2 or non-filing spouse		-				12	/1:
reparated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information Debtor 1 Debtor 2 or non-filing spouse	•	•		• '			
Part 1: Describe Employment 1. Fill in your employment information Debtor 1 Debtor 2 or non-filing spouse					•		
1. Fill in your employment information Debtor 1 Debtor 2 or non-filing spouse		•		•	•	· · ·	
1. Fill in your employment information Debtor 1 Debtor 2 or non-filing spouse				·	,		
information Destroit 1 Destroit 2 of Hori-Hilling Spouse	Part 1:	Describe Employment					
information Destroit 1 Destroit 2 of Hori-Hilling Spouse							
	,			Debtor 1		Debtor 2 or non-filing spouse	
If you have more than one job.	If you have	ve more than one job					

attach a separate page with Employed Employed **Employment status** information about additional Not employed Not employed employers. Include part-time, seasonal, or self-employed work. Occupation Maintenance Occupation may Include student or homemaker, if it applies. **Employers name** Latin School of Chicago **Employers address** 59 W. North Blvd. Chicago, IL 60610 How long employed there? Since 9/1/2016 Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse 2. List monthly gross wages, salary and commissions (before all payroll \$4,406.48 \$0.00 deductions). If not paid monthly, calculate what the monthly wage would be. 3. Estimate and list monthly overtime pay. \$0.00 \$0.00 4. Calculate gross income. Add line 2 + line 3. \$4,406.48 \$0.00

Official Form 106I Record # 908820 Schedule I: Your Income Page 1 of 2

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 31 of 64

Andre Hunter Roman Debtor 1 Case Number (if known) _ First Name Middle Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse \$4,406.48 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$0.00 5a \$570.52 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 5c. \$149.88 \$0.00 5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 5d. \$0.00 \$0.00 \$218.34 \$0.00 5e. Insurance 5e 5f. Domestic support obligations \$0.00 5f. \$0.00 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: ___ LTD(D1), 5h \$5.78 \$0.00 6. **Add the payroll deductions**. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 6. \$944.52 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$3,461.96 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$0.00 \$0.00 Interest and dividends 8b. 8b. \$0.00 \$0.00 Family support payments that you, a non-filing spouse, or a 8c. 8c. \$ 0.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. \$0.00 \$0.00 Other monthly income. Specify: __ Prorated refund (\$131.08), 8h. \$131.08 \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$131.08 \$0.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$3,593.04 \$0.00 \$3.593.04 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: \$0.00 11. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12 \$3,593.04 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? x No. Yes. Explain:

Fill in this i	nformation to identify yo	ur case:				
Debtor 1	Andre	Roman	Hunter	Check if this is:		
D.H.	First Name	Middle Name	Last Name	An amende	•	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent snowing post of the following d	-petition chapter 13 ate:
United State	s Bankruptcy Court for the : _	NORTHERN DISTRICT C	DF ILLINOIS			
Case Numbe	er			MM / DD / `	YYYY	
					-	2 because Debtor 2
Official F	<u>Form 106J</u>			☐ maintains a	a separate house	hold.
Schedu	le J: Your Ex _l	penses				12/15
more space is every question	needed, attach another s			n are equally responsible for supplyi ages, write your name and case num	_	
	Describe Your Household					
=	Go to line 2. Does Debtor 2 live in a s No.	separate household? t file a separate Schedul	le J.			
_	have dependents?	No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not I Debtor 2	ist Debtor 1 and 2.		this information for dent	Con		No
	state the dependents'			Son	9	X Yes
names.						x No
						Yes
						X No Yes
						X No
						Yes
						X No
						Yes
3. Do you	r expenses include	X No				
	es of people other than f and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	onthly Expenses				
			less you are using this for	m as a supplement in a Chapter 13 o	case to report	
expenses as the applicable		ıptcy is filed. If this is a	supplemental Schedule J	I, check the box at the top of the form	m and fill in	
		ısh government assista	nce if you know the value			
of such assis	tance and have included	it on Schedule I: Your	Income (Official Form 106	SL)	Y	our expenses
	-	xpenses for your resid	ence. Include first mortgag	ge payments and		44.500.00
_	t for the ground or lot.				4	\$1,596.00
	eal estate taxes				4a.	\$0.00
	roperty, homeowner's, or	renter's insurance			4a. 4b.	\$0.00
	ome maintenance, repair,				4c.	\$50.00
	omeowner's association o				4d.	\$0.00

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 33 of 64

Debtor 1 Andre Roman Hunter Case Number (if known)

			Your expenses
. 4	Additional Mortgage payments for your residence, such as home equity loans	5.	\$0.0
	Utilities:		
6	6a. Electricity, heat, natural gas	6a.	\$250.0
6	6b. Water, sewer, garbage collection	6b.	\$170.0
6	6c. Telephone, cell phone, internet, satellite, and cable service	6c.	\$342.0
6	6d. Other. Specify:	6d.	\$ 0.0
. F	Food and housekeeping supplies	7.	\$300.0
c	Childcare and children's education costs	8.	\$425.0
c	Clothing, laundry, and dry cleaning	9.	\$45.0
). F	Personal care products and services	10.	\$75.
1. N	Medical and dental expenses	11.	\$10.
2. T	Transportation. Include gas, maintenance, bus or train fare.	12.	\$80.
	Do not include car payments.		
3. E	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.
l. C	Charitable contributions and religious donations	14.	\$0.
5. lı	Insurance.		
	Do not include insurance deducted from your pay or included in lines 4 or 20.		
1	15a. Life insurance	15a.	\$0.
1	15b. Health insurance	15b.	\$0.
1	15c. Vehicle insurance	15c.	\$0.
1	15d. Other insurance. Specify:	15d.	\$0.
6. T	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
S	Specify:	16.	\$0.
'. lı	Installment or lease payments:		
1	17a. Car payments for Vehicle 1	17a.	\$0.
1	17b. Car payments for Vehicle 2	17b.	\$0.
	17c. Other. Specify:	17c.	\$0.
	17d. Other. Specify:	17d.	\$0.
	Your payments of alimony, maintenance, and support that you did not report as deducted	-	
	from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.	\$0.
	Other payments you make to support others who do not live with you.		
S	Specify:	19.	\$0.
	Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I</i> : Your Incom	1e.	
	20a. Mortgages on other property	20a.	\$ 0.
	20b. Real estate taxes	20b.	\$ 0.0
	20c. Property, homeowner's, or renter's insurance	20c.	\$ 0.
	20d. Maintenance, repair, and upkeep expenses	20d.	\$ 0.
	20e. Homeowner's association or condominium dues	20e.	\$ 0.0

Official Form 106J Record # 908820 Schedule J: Your Expenses

Page 2 of 3

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 34 of 64

Debtor	1 Andr	е	Roman	Hunter	Case Number (if known)		
	First Na	ame	Middle Name	Last Name			
21.	Other. S	Specify:			_	21.	\$0.00
22	Your mo	nthly expense:	Add lines 4 through 21.			22.	\$3,343.00
		ılt is your month					
23.	Calculat	e your monthly	net income.				
	23a.	Copy line 12	(your comibined monthly i	ncome) from Schedule I.		23a	\$3,593.04
	23b.	Copy your me	onthly expenses from line	22 above.		23b. –	\$3,343.00
	23c.	Subtract your	monthly expenses from y	our monthly income.		23c.	\$250.04
		The result is	your monthly net income.			<u>L</u>	
24.	Do you e	expect an increa	ase or decrease in your e	xpenses within the year after you	file this form?		
				ır car loan within the year or do you			
	mortgage	e payment to inc	crease or decrease because	se of a modification to the terms of y	our mortgage?		
	X No						
	Yes	. Explain	Here:				

 Official Form 106J
 Record #
 908820
 Schedule J: Your Expenses
 Page 3 of 3

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 35 of 64

Fill in this in	formation to ider	ntify your case:	
Debtor 1	Andre	Roman	Hunter
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	-		_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below									
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?									
No									
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).								
Under penalty of perjury, I declare that I have read the s	ummary and schedules filed with this declaration and that they are true and correct.								
/s/ Andre Roman Hunter, Sr. Signature of Debtor 1	Signature of Debtor 2								
Date 09/20/2023 MM / DD / YYYY	Date								
ואוא / טט / אז Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y	ואואו / טט / אזזז /								

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 36 of 64

Fill in this information to identify your case:								
Debtor 1	Andre	Roman	Hunter					
D. H. C.	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of	ILLINOIS					
Case Number	(State)							
(If known)			_					

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case

number (if known). Answer every question.			
Part 1: Give Details About Your Marital Status an	d Where You Lived Before		
01. What is your current marital status?			
Married			
Not married			
<u> </u>			
02 During the last 3 years, have you lived anywhere	e other than where you live no	w?	
No.			
Yes. List all of the places you lived in the last 3	B years. Do not include where y	ou live now.	
Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
30000	lived there	505012.	lived there
		Same as Debtor 1	Same as Debtor 1
221 W 104th PI	From 03/2009		
Chicago, IL 60628-2513	To 03/2021		
	_		
03 Within the last 8 years, did you ever live with a s			
property states and territories include Arizona, (and Wisconsin.)	California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas,	Washington,
No.			
Yes. Make sure you fill out Schedule H: Your C	Codebtors (Official Form 106H)		
Part 24 Explain the Sources of Your Income			
Explain the Sources of Your Income			
Official Form 107 Record # 908820	Statement of Financial Affa	airs for Individuals Filing for Bankruptcy	page 1

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 37 of 64

Debtor 1	Andre	Roman	Hunter	Case	e Number (if known)	·
	First Name	Middle Name	Last Name			
F	II in the total amount o	of income you received f	rom all jobs and all business	s during this year or the two pes, including part-time activitie list it only once under Debtor 1	S.	
Г	1 No.					
	Yes. Fill in the detail	s				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)
	From January 1 of	current year until	Wages, commissions,	\$33,451	Wages, commissions,	
	the date you filed for	or bankruptcy:	bonuses, tips		bonuses, tips	
			Operating a business		Operating a business	
	For last calendar ye	ear:	Wages, commissions,	\$35,454	Wages, commissions,	
	(January 1 to Dece	mber 31, 2022)	bonuses, tips		bonuses, tips	
	(candary 1 to 2000)	50. 5., 2022)	Operating a business		Operating a business	
	For the calendar ye	ear before that:	Wages, commissions,	\$35,979	Wages, commissions,	
	(January 1 to Dece		bonuses, tips		bonuses, tips	
	(oundary 1 to 2000)		Operating a business		Operating a business	
	st each source and the No. Yes. Fill in the detail		ch source separately. Do not Debtor 1 Sources of income	include income that you listed	Debtor 2 Sources of income	Gross income
			Describe below.	(before deductions and exclusions)	Describe below.	(before deductions and exclusions)
						,
Par	List Certain Pag	yments You Made Before	You Filed for Bankruptcy			

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 38 of 64

Debtor	1 Andre	Roman	Hunter		Case Number (if known)	
	First Name	Middle Name	Last Name			
06	Are either Debtor	1's or Debtor 2's debts primarily co	nsumer debts?			
	No. Neither D	ebtor 1 nor Debtor 2 has primarily c	onsumer debts. C	onsumer debts are defin	ned in 11 U.S.C. § 101(8)	as
	"incurred	by an individual primarily for a persor	nal, family, or house	ehold purpose."		
	During the	e 90 days before you filed for bankrup	otcy, did you pay ar	ny creditor a total of \$7,5	5755* or more?	
	Пыс	Go to line 7.				
	☐ No. C	50 to line 7.				
	☐ Yes.	List below each creditor to whom you	paid a total of \$7,5	575* or more in one or n	nore payments and the	
	total	amount you paid that creditor. Do not	include payments	for domestic support ob	ligations, such as	
	child	support and alimony. Also, do not inc	clude payments to a	an attorney for this bank	ruptcy case.	
	* Subject to a	djustment on 4/01/25 and every 3 year	ars after that for cas	ses filed on or after the o	date of adjustment.	
	-					
J	_	1 or Debtor 2 or both have primarily		any araditar a total of CG	00 or more?	
	_	he 90 days before you filed for bankru	apicy, did you pay a	arry creditor a total or so	oo or more?	
	∐ No. (Go to line 7.				
	■ Voo	List below each creditor to whom you	unaid a total of \$60	10 or mare and the total	amount you paid that	
		tor. Do not include payments for dom	•			
		ony. Also, do not include payments to		·	port and	
		,				
			Dates of	Total amount paid	Amount you stil	owe Was this payment for
			payments	Total amount paid	Amount you still	was this payment for
	N	Novement Mortgage/SM	Monthly	\$4,788.00	See Schedule I	O Mortgage
		726 Old Bailes Rd Ste 2	,			Car
		Fort Mill, SC 29707				Credit card
	_					Loan repayment
	_					Suppliers or vendors
						Other
	_					
	•	re you filed for bankruptcy, did you m				ral partner
	•	our relatives; any general partners; rel iich you are an officer, director, perso	, ,		, ,	•
		ne for a business you operate as a so	le proprietor. 11 U.	S.C. § 101. Include pay	ments for domestic suppo	rt obligations,
	such as child supp —	oort and alimony.				
	No.					
	Yes. List all pa	lyments to an insider.				1
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	-	re you filed for bankruptcy, did you m	ake any payments	or transfer any property	on account of a debt that	benefited
	an insider? nclude payments	on debts guaranteed or cosigned by	an insider.			
ı	No.					
		lyments to an insider.				
I		yo.i.o to air moidoi.	Dates of	Total amount	Amount you still	Reason for this payment
			payment	paid	owe	Include creditor's name
Pa	t 4: Identify L	egal actions, Repossessions, and Fore	eclosures			

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 39 of 64

Debtor 1		Roman	Hunter	Case Number	r (if known)	
	First Name	Middle Name	Last Name			
Li m		cluding personal injury ca		urt action, or administrative proce es, collection suits, paternity action		ustody
	Yes. Fill in the detai	le.				
	res. Fill III the detail	15.	Nature of the same	Count or onemar		Status of the case
	0 1" 4	0 " 1/0	Nature of the case	Court or agency		
	Credit Acceptance	Corporation VS	Contract	Circuit Court of Cook Co	ounty, First	_ Pending
	Andre Hunter			Municipal		On appeal
	CASE NUMBER#	13M1160357				_ Concluded
			s any of your property repossess	sed, foreclosed, garnished, attach	ned, seized, or lev	vied?
_	песк ан шагарру апс -	d fill in the details below.				
	No. Go to line 11					
	Yes. Fill in the infor	mation below.				
			Describe the property		Date	Value of the property
	Credit Acceptance	Corporation	Wages		2023	\$691.50
			Explain what happened			
			☐ Property was reposse	essed.		
			Property was foreclos			
			Property was garnish			
			Property was attached	d, seized, or levied.		
	=			ank or financial institution, set	off any amounts	from your accounts
0	r refuse to make a pa	yment because you owe	d a debt?			
	No. Go to line 11					
	Yes. Fill in the infor	mation below.				
12 W	ithin 1 year before yo	u filed for bankruptcy, w	as any of your property in the	possession of an assignee for t	the benefit of cre	ditors, a
cc	ourt-appointed receiv	er, a custodian, or anoth	er official?			
	No.					
L	Yes.					
	List Cortain Git	ts and Contributions				
Par 12 M			41.4			
15 (–	ou liled for ballkruptcy,	did you give any girts with a to	otal value of more than \$600 per	persons	
	No.					
	Yes. Fill in the detai	ls for each gift.				
14 W	ithin 2 years before y	ou filed for bankruptcy,	did you give any gifts or contri	ibutions with a total value of mo	ore than \$600 to a	any charity?
	No.					
	Yes. Fill in the detai	ls for each gift.				
Part	6: List Certain Lo	sses				
	ithin 1 year before yo	ou filed for bankruptcy o	r since you filed for bankruptcy	y, did you lose anything because	e of theft, fire, ot	her disaster, or
	No.					
	_	ls for each gift				
L	Yes. Fill in the detai	is ioi each giit.				

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 40 of 64

Debto	or 1	Andre	Roman	Hunter	Case	Number (if known) _			
		First Name	Middle Name	Last Name					
P	art 7:	List Certain Payments	or Transfers						
16	con Incl	sulted about seeking bank lude any attorneys, bankru No.	ruptcy or prep	y, did you or anyone else acting or oaring a bankruptcy petition? reparers, or credit counseling age				70 u	
	_	Yes. Fill in the details							
		Party Contact Info		Description and value of	any property transferred		e payment ransfer	Amount of payment	
		Geraci Law L.L.C. 55 E. Monroe Street #340 Chicago,IL 60603 Person who Made the Paymer					m 3/2023 - 20/2023	Payment/Value: \$4,500.00: \$0.00 paid prior to filing, balance to be paid through the plan.	-
		Party Contact Info	it, ii Not Tou	Description and value of	any property transferred		e payment ransfer	Amount of payment	
		Hananwill Credit Counsel 115 N. Cross St. Robinson, IL 62454	ing	Credit Counseling Service	s	202		\$25.00	-
17	pror Do r	mised to help you deal with not include any payment o No. Yes. Fill in the details. nin 2 years before you filed sferred in the ordinary cou	for bankruptcy n your creditor r transfer that t for bankruptc urse of your bu	r, did you or anyone else acting on so r to make payments to your cre you listed on line 16. ry, did you sell, trade, or otherwise isiness or financial affairs?	ditors?	o anyone, other th	nan property		
	<u> </u>	not include gifts and transi No. Yes. Fill in the details for ea	-	ave already listed on this statemer	nt.				
	ben	eficiary? (These are often No. Yes. Fill in the details for ea	called asset-pr			similar device of	which you a	re a	
P	art 8:	List Certain Financial A	Accounts, Instru	ments, Safe Deposit Boxes, and Stor	rage Units				
20	sold Incli hou	l, moved, or transferred? ude checking, savings, mo	oney market, o	r, were any financial accounts or in r other financial accounts; certifica iations, and other financial institut	ates of deposit; shares in	_			
	_			Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, mov or transferred		balance before ng or transfer	

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 41 of 64

Depto	or 1	Andre	Rullali		Case Number (If known)		
		First Name	Middle Name	Last Name			
21		you now have, or d h, or other valuable		ear before you filed for bankruptcy, ar	y safe deposit box or other depository f	or securities,	
		No.					
	П	Yes. Fill in the deta	ils.				
				Who else had access to it?	Describe the contents	Do you still have it?	
22	Hav	e you stored prope	erty in a storage unit o	place other than your home within 1	year before you filed for bankruptcy?		
	Ī	No.		,	,		
	Ц	Yes. Fill in the deta	ils.	Who else has or had access to it?	Describe the contents	Do you still have it?	
		Identify Prene	rty You Hold or Control f	or Samaona Elea			
F	art 9	identity Proper	rty 100 Hold of Control is	or someone cise			
23		you hold or contro someone.	I any property that son	neone else owns? Include any propert	y you borrowed from, are storing for, or	hold in trust	
	=	No. Yes. Fill in the deta	ile				
	Ц	res. r iii iii tiie deta		Where is the property?	Describe the property	Value	
D.	art 10	Give Details A	bout Environmental Info	rmation			
		9 1					
For	the	purpose of Part 10	, the following definition	ns apply:			
	haza	ardous or toxic sub	stances, wastes, or ma	or local statute or regulation concerni aterial into the air, land, soil, surface v he cleanup of these substances, was			
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.						
				onmental law defines as a hazardous v utaminant, or similar term.	waste, hazardous substance, toxic		
Rep	ort a	all notices, release	s, and proceedings tha	t you know about, regardless of wher	they occurred.		
24	_		I unit notified you that	you may be liable or potentially liable	under or in violation of an environmenta	ıl law?	
	=	No. Yes. Fill in the deta	ils.				
				Governmental unit	Environmental law, if you know it	Date of notice	
25	Hav	ve you notified any	governmental unit of a	ny release of hazardous material?			
	=	No.					
	Ц	Yes. Fill in the deta	ils.	Governmental unit	Environmental law, if you know it	Date of notice	
26	Hav	ve you been a party	in any judicial or adm	inistrative proceeding under any envi	ronmental law? Include settlements and	orders.	
	_		, ,.	,			
		No.	:1_				
	Ш	Yes. Fill in the deta	IIIS.	0	Nation of the con-	Otatus of the same	
				Court or agency	Nature of the case	Status of the case	
Pa	rt 11	Give Details Al	bout Your Business or Co	onnections to Any Business			
27	Wit	hin 4 years before	you filed for bankruptc	y, did you own a business or have an	y of the following connections to any bu	siness?	
			-	a trade, profession, or other activity, e	·		
		_			·		
				ny (LLC) or limited liability partnership	J (LLP)		
		A partner in a p	•				
		An officer, dire	ctor, or managing exec	cutive of a corporation			
		An owner of at	least 5% of the voting	or equity securities of a corporation			

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 42 of 64

			Document 1	age 42 01 04
Debtor 1	Andre	Roman	Hunter	Case Number (if known)
	First Name	Middle Name	Last Name	
	No. None of the ab	ove applies. Go to Part 12.		
_			tails helow for each husiness	
	res. Oneck all that	apply above and ill in the del	talls below for each business.	
	-	• • •	you give a financial stateme	ent to anyone about your business? Include all financial
	No.			
	Yes. Fill in the deta	ils.		
		Date is:	sued	
Part 1	Sign Below			
	3			
			v	
_			_ *	of Debtor 2
	Date 09/20/2023		Date	
			MI	M / DD / YYYY
Did	you attach addition	al pages to Your Statement of	of Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
_				
L	Yes			
Did	you pay or agree to	pay someone who is not an	attorney to help you fill out	bankruptcy forms?
	No			
_ =	No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No.			
	i es. Maine di perso	лі		Declaration, and Signature (Official Form 119).

Entered 09/22/23 15:09:14 Case 23-12631 Doc 1 Filed 09/22/23 Desc Main Page 43 of 64 Document

B2030 (Form 2030) (12/15)

compensation, is attached.

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Andre Roman Hunter Sr. / Debtor Case No:

> Chapter: Chapter 13

\$4,500.00

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am an attorney employed by Geraci Law L.L.C., the attorney for the above named debtor(s) and that compensation paid to Geraci Law L.L.C. within one year before the filing of the petition in bankruptcy, or agreed to be paid to Geraci Law L.L.C., for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, Geraci Law L.L.C. has agreed to accept Prior to the filing of this statement Geraci Law L.L.C. has received \$0.00 Balance Due \$4,500.00 The source of the compensation paid to Geraci Law L.L.C. was: Debtor(s) Other: (specify) The source of compensation to be paid to Geraci Law L.L.C. is: Debtor(s) Other: (specify) Geraci Law L.L.C. has not agreed to share the above-disclosed compensation with any other person unless they are members 4. and associates of the law firm. Geraci Law L.L.C. has agreed to share the above-disclosed compensation with another person or persons who are not

- In return for the above-disclosed fee, Geraci Law L.L.C. has agreed to render legal service for all aspects of the bankruptcy case, including:
 - Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

members or associates of the law firm. A copy of the agreement, together with a list of the names of the people sharing in the

- Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- By agreement with the debtor(s), the above-disclosed fee does not include payment for the following services: 6.

CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to Geraci Law L.L.C. for representation of the debtor(s) in these bankruptcy proceedings. /s/ Ricardo Gomez Date: 09/22/2023 Date Signature of Attorney, signing for Geraci Law L.L.C. Geraci Law L.L.C. Name of law firm

Record # 908820 Page 1 of 1

COURT-APPROVED RETENTION AGREEMENT

(for cases filed on or after March 15, 2021)

This agreement describes the rights and duties of debtors and their lawyers in Chapter 13 bankruptcy cases in the Northern District of Illinois. The debtor and lawyer must enter into this agreement for the lawyer to receive a flat fee of \$_4,500.00_ as compensation in the case. By signing this agreement, the debtor and lawyer agree to do everything this agreement requires.

DO NOT sign this agreement unless you have read it and understand it.

This agreement replaces any conflicting agreement between the debtor and the lawyer. If any provision of another agreement conflicts with this agreement, the lawyer will not be awarded a flat fee as compensation in the case.

The lawyer must perform all tasks reasonably necessary for the bankruptcy case. Performance of those tasks is a condition of receiving the flat fee. The lawyer may not charge any other fees for representing the debtor in the case. The sole exception, explained below, is representation of the debtor in certain lawsuits in the bankruptcy case known as adversary proceedings.

1. Duties of the Debtor and the Lawyer

A. Counseling Before Filing a Bankruptcy Case

Before a bankruptcy case is filed, the debtor must provide financial and other information to the lawyer. The lawyer must evaluate the information and advise the debtor whether filing a bankruptcy case is appropriate, and if so, under which chapter of the Bankruptcy Code. The lawyer must explain the advantages and disadvantages of filing a bankruptcy case.

If filing a chapter 13 bankruptcy case is appropriate, the lawyer must explain how and when attorneys' fees will be paid.

B. Documents for the Case

The lawyer or a member of the lawyer's staff must prepare all the documents required to be filed in the bankruptcy case. The debtor must provide all information the lawyer or a member of the lawyer's staff requests to prepare the documents. Failure to provide requested information will make it difficult or impossible for the lawyer to file the case or to represent the debtor once the case is filed. The lawyer must review each document with the debtor, who must approve and sign the documents.

C. Representation of the Debtor throughout the Case

The lawyer must represent the debtor at the § 341 meeting of creditors and in all court



CARA Page 1 of 5

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main hearings. The lawyer must prepare and file all motions necessary for the case and must represent the debtor on all other motions that affect the debtor's interests.

The lawyer must examine all claims creditors file in the case and must object to claims if appropriate.

The lawyer must be available to answer the debtor's questions about the case and must answer them in a timely manner.

The debtor must notify the lawyer of any significant change in the debtor's circumstances, such as the loss of a job or the proposed purchase or sale of a home or car. The debtor must also notify the lawyer of any change in the debtor's address, phone number, or email address.

If the debtor and the lawyer decide that the case should be converted to a case under chapter 7, the lawyer must file the notice of conversion.

The lawyer must file and represent the debtor in adversary proceedings for turnover of property of the bankruptcy estate.

2. Attorneys' Fees and Expenses

A. Flat Fee for Attorneys' Fees

The lawyer may charge a flat fee for all services required in this agreement. The flat fee may not exceed the amount permitted by the court when the case is filed.

The flat fee does not cover:

- representing the debtor in adversary proceedings other than for turnover of estate property
- representing the debtor in the chapter 7 case, if the case is converted to chapter 7
- representing the debtor in appeals

The debtor and the lawyer can negotiate an additional fee for representation in adversary proceedings not included in the flat fee and for representation in a chapter 7 case if the case is converted.

B. Expenses

The lawyer may also charge the debtor for certain actual, necessary expenses incurred in representing the debtor as permitted in this paragraph. These expenses are in addition to the flat attorney's fees. The court must approve all expenses.

The lawyer may charge the debtor for the following expenses:



- Court filing fees
- Fees charged by a credit reporting agency for a credit report
- Copying and postage charges as follows:
 - 1. A flat fee not to exceed \$25 for all copying and postage charges in the case. The copying and postage charges need not be itemized.

- 2. The actual amount of postage and copying costs (no more than \$0.10 per page) incurred in the case. The itemization must state (a) the number of copies and the dates when the copies were made, and (2) the dates and amounts of postage charges incurred.
- Fees charged by the IRS or other taxing authorities to obtain tax returns
- Other actual, necessary expenses, but only if the lawyer submits to the court an itemization of the expenses with supporting copies of invoices or other documents

The lawyer may not charge the debtor for an outside service that serves documents filed in the bankruptcy case.

C. Advance Payment to the Lawyer

The lawyer and the debtor must agree on whether the debtor will pay any or all of the attorneys' fee owed for the case before it is filed.

If the debtor makes a payment before the case is filed, the payment will be treated as an advance payment retainer.

The lawyer must explain to the debtor how an advance payment retainer is treated. The lawyer will not hold the retainer in a client trust account and it will become property of the lawyer upon payment. The special purpose of the advance payment retainer is that it permits the lawyer to be paid for essential work that must be performed before the court can consider the lawyer's fee application. The lawyer is not required to keep detailed time records because this is a flat fee agreement. The lawyer need not refund any portion of the advance payment if work is not performed, unless the court orders the lawyer to do so.

D. Payment of the Balance during the Case

Attorneys' fees not paid before the case is filed will be paid to the lawyer by the trustee out of the debtor's plan payments. The debtor may not pay the lawyer directly after the case is filed.



Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 47 of 64

The debtor's Chapter 13 plan may not provide for current monthly payments to secured creditors that are other than in equal amounts. The lawyer may not file a Chapter 13 plan for the debtor in which payments to a secured creditor are set at an amount that accelerates payments to the lawyer.

E. Additional Fees in Extraordinary Circumstances

In extraordinary circumstances, the lawyer may apply to the court for additional compensation. The application must be accompanied by an itemization of the services rendered.

3. Coverage Counsel

A. Disclosure of the Practice

If the debtor's lawyer has a practice of using other lawyers not employed at the same firm to perform any of the lawyer's obligations under this agreement, he must disclose that practice to the debtor before the debtor signs the agreement.

B. Identifying Coverage Counsel

If the debtor's lawyer asks another lawyer not employed at the same firm to represent the debtor at the meeting of creditors or at any court appearance, the debtor's lawyer must notify the debtor in advance and must provide the name of the lawyer who will represent the debtor.

C. Providing Information to Coverage Counsel

If the debtor has information to give the other lawyer for the meeting of creditors or for a court appearance, the debtor must give that information to the debtor's lawyer. The debtor's lawyer must then promptly forward the information to the lawyer representing the debtor at the meeting or in court.

4. Dismissal or Conversion of the Case

If the bankruptcy case is dismissed or converted to another chapter before all plan payments have been made, the attorneys' fees paid to the lawyer are not refundable, unless the court orders the fees refunded.

If the bankruptcy case is dismissed after the court has granted the lawyer's application for compensation, the lawyer will not enforce the order granting the application against the debtor for any unpaid fees or expenses.

5. Termination of this Agreement

The debtor may terminate this agreement at any time. By terminating the agreement, the debtor ends the lawyer's representation. If the lawyer has not been paid in full when the



Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main agreement is terminated, the court may reduce the balance of attorneys' fees owed based on the services the lawyer provided before termination.

If the debtor terminates this agreement and hires another lawyer, the court may apportion the flat fee between the lawyers.

The lawyer may terminate this agreement only with court approval.

6. Amount of Attorneys' Fees and Expenses

A. Attorneys' Fees:							
The debtor agrees to pay the lawyer a flat fee of \$ 4,500.00 for the lawyer's services in the chapter 13 case.							
B. Expenses:							
The estimated expenses for the case are: \$	25.00						
These expenses are for:							
Flat Fee Copies/Postage	\$ _25.00						
	\$						
	\$						
	\$						
C. Total Fees and Estimated Expenses:	\$_4,525.00						
Advance payment by debtor:	\$_0.00						
Balance owed by debtor:	\$_4,525.00						
andufuto	MS						
Debtor	Lawyer						
	Date: 9/20/2023						

Debtor

Date: <u>9/20/2023</u>

Case 23-126 GERACI LAWIEDLO 223 Akrumtey en 0 9/42/2 Att5r Alijus Desc Main Documente Number 49 of 64

FEE PRIORITY CHAPTER 13 DISCLOSURE: This disclosure explains the payment structure in your Chapter 13 and its effects. It is a supplement to your signed Court Approved Retention Agreement, and does not change any of its terms.

ATTORNEY FEES PAID THROUGH CHAPTER 13: Before filing your Chapter 13, you paid \$ 0.00 toward our attorneys' fees for the bankruptcy. We agreed with you that the remaining balance on attorneys' fees of \$ 4,500.00 , plus any costs advanced or billed, will be paid to us over time through your Trustee payments if the Court approves our Application. Pre-confirmation payments to Geraci Law LLC are held by the Trustee and disbursed to Geraci Law LLC upon confirmation or dismissal(whichever is earlier).

ORDER OF PAYMENTS: Unless treated otherwise in your Plan, creditor's claims will be paid by the Trustee pro rata in the following order: (1) post-filing mortgage payments (if being paid in the Chapter 13); (2) monthly payments on non-mortgage secured claims (such as secured car loans); (3) costs of administration (such as our remaining attorneys' fees balance above); (4) mortgage arrears; (5) priority unsecured claims other than costs of administration; (6) special class of unsecured claims; and (7) other unsecured claims. Your Chapter 13 does NOT propose to alter this order of payments.

RATE OF PAYMENT IN YOUR PLAN: Your Chapter 13 plan proposes to pay \$\(\frac{250.00}{250.00}\) per month for at least 36 months. This amount may change depending on various factors such objections or claims filed. The Trustee will deduct an estimated 4-9% fee on each payment you make. Under the above priority order and subject to court approval or subsequent amendments, the Trustee will pay, pursuant to confirmed plan terms, the following **estimated** amounts out of your monthly payment:

The Trustee will first deduct \$\(\frac{15.00}{\)}\) month in fees, then the Trustee will pay creditors and attorney fees as follows:

- 1. Before Confirmation: \$235.00/month to Geraci Law L.L.C.
- 2. After Confirmation: \$235.00/month to Geraci Law L.L.C.

Chapter 13 Attorney Fee Priority Disclosure

3. After our fees are paid off, the Trustee pays other allowed unsecured claims pro rata from funds available until plan payments are complete.

EFFECT ON YOUR CREDITORS DUE TO PRIORITY OF PAYMENTS: Our <u>attorneys' fees get paid before</u> certain creditors as outlined above. If your Chapter 13 case is dismissed or converted to a Chapter 7 (if eligible), or you do not receive a discharge for any other reason, the balances owed to creditors could be larger (due to interest) or not as low as they would've been had you paid the creditors directly instead of paying the Trustee.

EFFECT ON YOU DUE TO PRIORITY OF PAYMENTS: If your Chapter 13 case is dismissed or converted to a Chapter 7 (if eligible), or you do not receive a discharge for any other reason, this means that it may be more difficult or impossible to afford to catch up on unsecured loans (such as parking tickets which could lead to being on the boot list or cause drivers' license suspension). Examples of reasons for dismissal include but are not limited to: failure to make the required Trustee payment, failure to turn over tax refunds if required, etc.

UNDERSTOOD & ACCEPTED BY SIG	NATURE BELOW:		
x Mulifret	: <u>\$ 120</u> 1. x		
Andre Hunter	Date:		Date:
x ric		9/20/2023	
Ricardo Gomez, Atterney for Geraci L	aw L.L.C.	Date:	

Attorney Retainer Agreement Chapter 13



Attorney Retainer Agreement Chapter 13
x H H The undersigned hires Geraci Law L.L.C. (GL) for representation in a Chapter 13 bankruptcy. I agree to pay
to Geraci Law L.L.C. a fee of \$4,500.00 plus any ADDITIONAL fees a court may order (Florida additional \$50/mo after
confirmation) after confirmation, which can add \$300-2500 or more IL IN only I have signed, received a copy of and will
abide by "Court Approved Retention Agreement" (CARA) or "Rights and Responsibilities" (RR) between Chapter 13 Debtors and
their Attorneys" Any terms that conflict with a CARA or RR are null and void. I understand my Chapter 7 alternative but choose
Chapter 13 although it costs more. I will use CLIENT CORNER and read all material on it & the Geraci Law Website.
x ## PLAN: My estimated payment is \$_\tau50_ per month for 36_ months based on the information I have
provided, including income, expenses, assets and debts. If my income increases the payment or length may need to be
increased The Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to
increase. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what
debts, assets property and exemptions I am claiming, and to make full disclosure to every question
x ## PAYMENT I will pay Geraci Law as agreed direct or by EZD debit, which will be applied to the Court filing fee
first, then to Geraci Law attorney fees. After my case is filed in Court, I agree to pay the full Chapter 13 payment to the
assigned Ghapter 13 Trustee WITHIN 30 DAYS OF CASE FILING or my case may be dismissed.
x
employer. I will pay the Trustee my plan payment until payroll control begins.
x // Geraci Law FEES: In addition to Attorney fees I agree to pay any court costs, educational course costs, \$25 for
postage; \$15 for copies; PACER charges up to \$5.00; certified mail or FEDEX/UPS. Any amount I do not paid prior to the case
being filed shall be paid ahead of creditors through the Chapter 13 Trustee. The CARA/RR fee is a flat fee, but Geraci Law may
apply to the court for additional fees based on the following hourly rates: Attorney- \$275/hr; Senior Attorney- \$375/hr; Supervising
Attorney-\$450/hr; Paralegal-\$85/hr; Senior Paralegal-\$150/hr. if allowed by the CARA or court order, such as motions,
post confirmation modifications, evidentiary hearings, adversary proceedings or appeals.
x // FLAT FEE NOT HOURLY Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation
work, become property of this firm on payment, and are deposited into the firm's operating account. I can choose to pay on an
hourly basis, but flat fee usually results in me paying less. Payments are applied to the "flat fee". If this contract is terminated by
either party prior to the filing of the case, we will refund unearned fees. If I close my file, my case is dismissed or I breach this
contract Lagree to pay Geraci Law for the work done. In Wisconsin, Loan submit fee disputes to binding arbitration within 30 days
with the Wisconsin Lawyers fund for Client Protection(c/o State Bar of Wisconsin, P.O. Box 7158, Madison, WI 53707-7158) I assign to Geraci Law all amounts tendered as filing fees or court costs and authorize Geraci Law to transfer said funds from his
trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. More than 1 Geraci Law
attorney or paralegal will work on my case and may appear or substitute as attorney of record without notice to me.
x PLAN PAYMENT INCLUDES all debts I list, unless plan states otherwise: I may be paying some creditors
directly. My plan payment does NOT include include future mortgage, taxes and insurance (unless it says so and the plan
payment is more than my current mortgage payments plus payments to other creditors), rent, condo fees and support payments;
criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold
property taxes; debts incurred after the case is filed, including any taxes or HOA fees as long as the property is in my name;
creditars can charge you additional fees because of filing 13, such as \$700 for filing a mortgage claim or motion.
X Attorney fees and costs get paid before my creditors before mortgage arrears and vehicles scheduled to be
paid in the plan, start getting paid. Vehicles may be scheduled to get a small payment to cover depreciation each month, like
\$15-100, until Geraci Law attorney fees are paid, then the vehicle gets larger payments, so the vehicle is paid in about the same
time as it would be if the attorney fees were not first. RESULT: if I do not complete the plan, I may end up paying Geraci Law but
not as much on my vehicle and mortgage arrears and other creditors, so I will to do my best to complete it.
X H H MONEY OR PROPERTY OR CLAIMS I GET AFTER FILING Injury or other claims or property that I now have
or acquire after filing Chapter 13, I must disclose to Geraci Law, the Chapter 13 trustee and to the Bankruptcy Court and my
creditors, in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. If I get INJURED or get a
CLAIM or property after filing I WILL DISCLOSE IT BY AMENDING MY CASE in court. TAX REFLINDS or other income during plan: Each year I will send my IRS and state tax returns to Geraci Law
Y FI II LAX REFUNDS OF OTHER INCOME OUTING DIAN; FACH VEAL I WIII SEND INVIKE AND SIZIE IZX TENIMS TO GERACI LAW

or the Trustee. I will turn over refunds, additional income or assets to the Trustee unless I am paying my creditors 100%. If my income or expenses change, my plan payment may have to change. If I am eligible to receive a tax refund during my Chapter 13, I Case 23-12631 Doc 1 File **Geral/Law EntG**red 09/22/23 15:09:14 Desc Main National Headqu ជាច្រុះ ហើក EntGred 09/22/23 15:09:14 Desc Main



hay have to send it to the Chapter 13 Trustee unless I am specifically advised that I do not need to. If I receive any significant tums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, ersonal injury or other court settlement, I MUST notify Geraci Law and I may have to pay the funds into my Chapter 13 plan. STUDENT LOANS that I don't pay with interest in a Chapter 13 will CONTINUE to accrue interest, and if I don't ay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans nyself directly. I do not want Geraci Law to file an adversary complaint to discharge my student loans by claiming payment of my student loans would be an undue hardship. Debts not discharged if not paid in full: government insured student loans; educational debts; tax debt interest; nfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in my client
older or found non-dischargeable by a Judge.
Creditor Attorney Fees & costs understand signed contracts with my Creditors such as mortgage and vehicle cans that allow them to charge me collection fees. I understand my bankruptcy may add \$300 to \$1200 or more to any of those lebts due after my case is closed. I further understand that if a Creditor has to file a motion because I am not making payments as equired, there will be additional attorney fees and costs that I will be responsible for.
Geraci Law's Representation is limited to Bankruptcy Court until Discharge or case closing of this
pankruptcy. GL does not represent me in state court, or in loan modifications, short sales, etc. Any delay in filing could result in udgments or liens that GL can't eliminate in bankrupcy. When this case is closed by the Clerk or I receive a discharge, whichever
Sefirst Geraci Law's representation of me ends. Changes after this: I cannot transfer any property or incur any credit or debt without the express permission of any attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. Plan terms quoted can change before OR AFTER filing depending on the facts and documents reviewed. No Discharge if I fail to remain current in a domestic support obligation (DSO), or fail to certify to the Court that I have remained current in DSO or mortgage payments, or if I fail to take my financial management class. I have received the 11 J.S.C.§ 527(a) disclosures on a separate sheet.
x Consent to representation by any firm member More than 1 attorney or paralegal employed by Geraci Law will work on my case and may appear or substitute as attorney of record at the discretion of Geraci Law. I waive notice of substitution of a GL attorney or additional appearance of a GL attorney and consent to any GL attorney filing my case and to substitutions of appearance on my case without any prior notice to me.
Consent to record I agree that GL may monitor, record, capture, and/or transcribe (including by employing the use of artificial intelligence tools) me, my video images, my conversations, Zoom (and any video) meetings, and telephone calls (should GL elect, in its discretion, to do so) that I have with GL employees or agents for the purpose of verifying transactions, quality control, or for other business reasons. I waive any notice other than this provision that my communications shall or may be monitored, recorded, captured and/or transcribed.
x Mid. Shitte X
Andre Hunter (Debtor) (Joint Debtor)
X/s/ Ricardo Gomez Dated: _9/13/2023 Geraci Law L.L.C. Attorney for the Debtor, by Ricardo Gomez

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 52 of 64

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Andre Roman Hunter Sr. / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

09/20/2023

/s/ Andre Roman Hunter, Sr.

Andre Roman Hunter, Sr.

X Date & Sign

Record # 908820 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Notice Required by 11 U.S.C. § 342(b) for

Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$78	administrative fee
+	\$15	trustee surcharge
	\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form -the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form-sometimes called the Means Test-deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$571 administrative fee

\$1,738 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/forms/bankruptcy-forms

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury-either orally or in writing-in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition* for *Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together-called a joint case. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses.

In Alabama and North Carolina, go to: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

I have read the above document, and any questions I may have were answered by my attorney before signing.

09/20/2023 /s/ Andre Roman Hunter, Sr.

Andre Roman Hunter, Sr.

Dated: 09/22/2023 /s/ Ricardo Gomez

Attorney: Ricardo Gomez

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 57 of 64

Hunter Case Number (if known) Andre Roman Debtor 1 Last Name Middle Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? Do you estimate that after any exempt property is ∏No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? **25,001-50,000** 1,000-5,000 1-49 18. How many creditors do 50,001-100,000 5,001-10,000 you estimate that you **50-99** 10,001-25,000 ☐ More than 100,000 **1**00-199 owe? 200-999 \$500,000,001-\$1 billion ■ \$1,000,001-\$10 million \$0-\$50,000 19. How much do you □\$1,000,000,001-\$10 billion □ \$10,000,001-\$50 million **550,001-\$100,000** estimate your assets to □\$10,000,000,001-\$50 billion □ \$50,000,001-\$100 million be worth? \$100,001-\$500,000 ☐More than \$50 billion □ \$100,000,001-\$500 million ☐ \$500,001-\$1 million □ \$1,000,001-\$10 million □ \$500,000,001-\$1 billion \$0-\$50,000 20. How much do you ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,001-\$50 million estimate your liabilities \$50,001-\$100,000 \$10,000,000,001-\$50 billion □ \$50,000,001-\$100 million to be? \$100,001-\$500,000 □ \$100,000,001-\$500 million ☐ More than \$50 billion □ \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Executed on Executed on _ MM / DD / YYYY

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 58 of 64

Debtor 1	Andre	Roman	Hunter	Case Number (i	f known)	
	First Name	Middle Name	Last Name		·	
represe	r attorney, if you are nted by one	to proceed under to available under ea the notice required	the debtor(s) named in this petition Chapter 7, 11, 12, or 13 of title 11, ich chapter for which the person is d by 11 U.S.C. § 342(b) and, in a continuous that the information in the	United States Code, and have eligible. I also certify that I hase in which § 707(b)(4)(D) a	ve explained the relie have delivered to the applies, certify that I	ef debtor(s) have no
-	torney, you do not file this page.	Signature of Att	torney for Delistor	. Date	Dated:	_//2023
		Ricardo	Gomez			_
		Printed name				
		Geraci L	aw L.L.C.	,		_
		Firm name				
		55 E. Mo	onroe St., #3400			_
		Number Stre	eet			
		Chicago		IL	60603	_
		City		State	ZIP Code	-
		Contact Phone	312-332-1800	Email add	_{lress} ndil@ger	acilaw.com
		6322543	3	IL		
		Bar number		State		

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 59 of 64

ebtor 1	Andre	Roman	Hunter	
	First Name	Middle Name	Last Name	
btor 2			 	
ouse, if filing)	First Name	Middle Name	Last Name	
ted States	Bankruptcy Court for t	he: <u>NORTHERN</u> District of	ILLINOIS (State)	_
se Numbe known)	г			☐ Check if t
				amended

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NOT an attorney to h	elp you fill out bankruptcy	forms?
No		
Yes. Name of Person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary a	nd schedules filed with this	s declaration and that they are true and correct.
* Walteshute Signature of Debtor 1	Signature of Debtor 2	
Date <u> </u>	DateMM / DD / YYYY	7

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 60 of 64

Debtor 1	Andre	Roman	Hunter	Case Number (if known)		
702101	First Name	Middle Name	Last Name			
		the above applies. Go to Part 12.	is below for each business.	The state of the s		
28 W in	ithin 2 years b stitutions, cred	efore you filed for bankruptcy, did y ditors, or other parties.	ou give a financial statement	to anyone about your business? Include all financial		
	No. Yes. Fill in th	e details. Date issu	led			
Part 1	12: Sign Bel	low				
ans in c	swers are true connection wit u.S.C. §§ 152, Signature of	and correct. I understand that making has bankruptcy case can result in firm 1341, 1519, and 3571. The state of the state	ng a false statement, conceal nes up to \$250,000, or imprise	of Debtor 2		
_	Date					
	No Yes					
Die	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
ž –	No Yes. Name o	of person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 DISCLAIMERO Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filling. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR RESPONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

1 20 /2023 Ándre Roman Hunter, Sr. X Date & Sign

Page 1 of 1 Asset Disclosure

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 62 of 64

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Andre Roman Hunter Sr. / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PE	NALLI OF FLAGUAL LIN		
. SEAL SECUMENTE	NALTY OF PERJURY THA	T THE FOREGOING IS TR	UE AND GURREUI.

4 1 20 12023

Andre Roman Hunter, Sr.

X Date & Sign

Record # 908820

B 1D (Official Form 1, Exh.D)(12/08)

Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 23-12631 Doc 1 Filed 09/22/23 Entered 09/22/23 15:09:14 Desc Main Document Page 63 of 64

Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Andre Roman Hunter, Sr.

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/forms/bankruptcy-forms

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury-either orally or in writing-in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition* for *Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together-called a joint case. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses.

In Alabama and North Carolina, go to: http://www.uscourts.gov/servicesforms/bankruptcy/credit-counseling-anddebtor-education-courses.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

I have read the above/	ny attorney before signing. X Date & Sign	
Dated: 9 / 2023	Attorney: Ricardo Gomez	